

Hazard Mitigation Assistance (HMA) Residential Property Mitigation Webinar

November 20, 2020



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Introduction

Kayed Lakhia

Agenda

- Introduction to HMA Grant Programs
- FMA Residential Projects
- The Importance of Flood Insurance
- HMGP and HMGP Post Fire Residential Projects
- BRIC Residential Projects



FEMA HMA Grant Programs Discussed Today

Post-Disaster Grant Programs



Hazard Mitigation Grant Program (HMGP)
Implements long-term hazard mitigation measures after a major disaster declaration



HMGP Post-Fire
Helps communities implement hazard mitigation measures after wildfire disasters

Pre-Disaster Grant Programs



Flood Mitigation Assistance (FMA)
Reduces or eliminates the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP)



Building Resilient Infrastructure and Communities (BRIC)
Supports the undertaking of new and innovative infrastructure projects reducing the risks faced from disasters and natural hazards



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Examples of Residential Projects



Acquisition



Retrofits (elevations, hurricane upgrades, etc.)



Individual safe rooms



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Examples of Infrastructure Projects



Stormwater Management



Non-Voluntary Acquisition



Localized Flood Control



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An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and yachts. The town is nestled between dense green forests and the water. Several buildings, including a prominent church with a tall steeple, are visible. The entire image is overlaid with a semi-transparent blue filter.

Flood Mitigation Assistance (FMA)

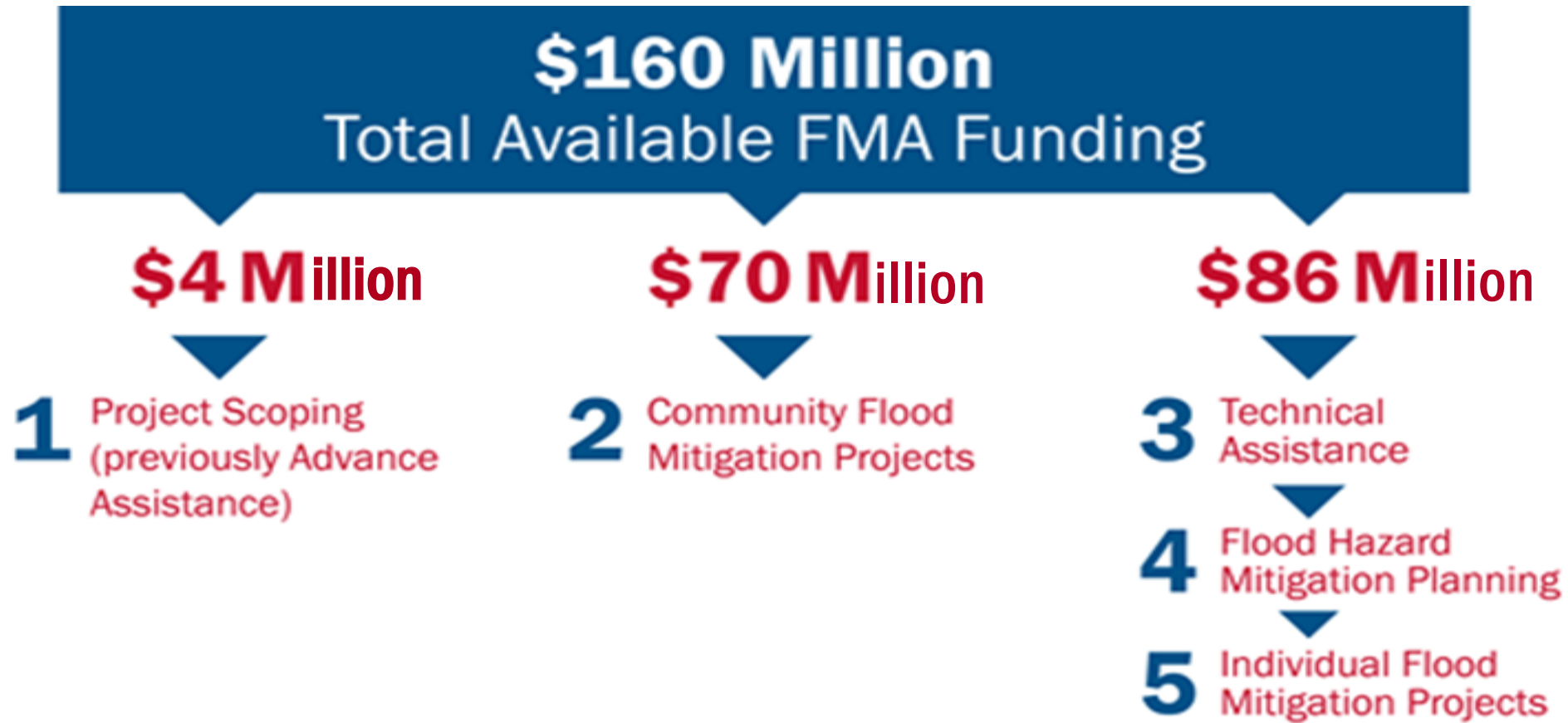
Brandon Sweeza

Flood Mitigation Assistance

- Makes federal funds available to states, local communities, tribes, and territories (SLTTs) to reduce or eliminate the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP)
- Subapplicant communities must be participating and in “good standing” with the NFIP
- FEMA encourages reviewing the FMA Notice of Funding Opportunity (NOFO) prior to applying as priorities and funding limits change year to year



FMA Funding



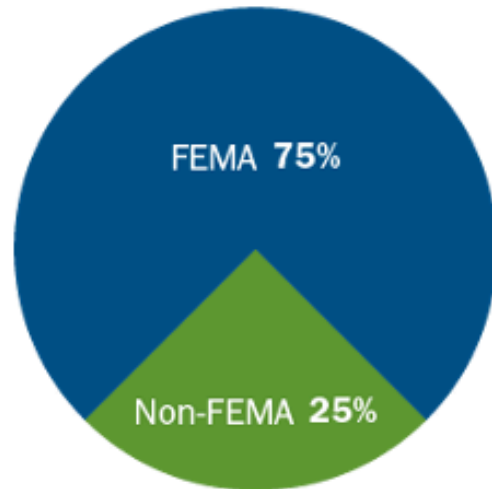
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Eligible Residential Project Types

- Elevation
- Acquisition & Demolition / Relocation
- Mitigation Reconstruction
- Localized Flood Risk Reduction “Community Flood Mitigation”
- Project Scoping

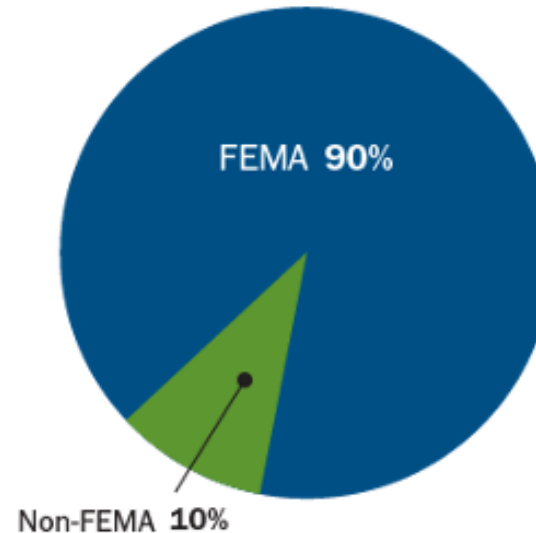
Flood Mitigation Assistance (FMA) Program Cost Share

Non-Repetitive Loss



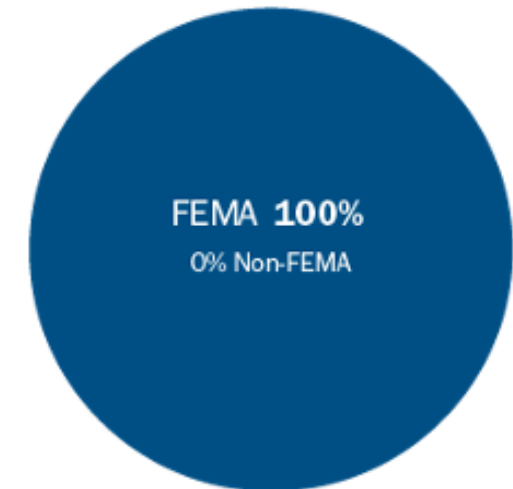
- Individual Property Flood Mitigation **Not** SRL or RL
- Community Flood Mitigation
- Project Scoping

Repetitive Loss (RL) Structures



- Individual Property Flood Mitigation – Repetitive Loss (RL)

Severe Repetitive Loss (SRL) Structures



- Individual Property Flood Mitigation – Severe Repetitive Loss (SRL)



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FMA Funding Priorities

a. Severe Repetitive Loss (SRL) structure (ii)

- Have at least 2 separate NFIP claim payments exceeding Market Value of Structure

b. Repetitive Loss (RL) structure

- Have at least 2 NFIP claim payments where average costs equal or exceed 25% of Market Value of Structure

c. Severe Repetitive Loss (SRL) structure (i)

- Have at least 4 NFIP claim payments of \$5,000 or more, with cumulative payments exceeding \$20,000

**THE REMAINDER OF FUNDS WILL BE
DISTRIBUTED ON A COMPETITIVE BASIS
for projects that mitigate at least 50% of
structures**



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Key Takeaways

- Individual properties proposed for mitigation **must** have a NFIP policy “in force” at time of the opening of the Application Period
- Subapplications for individual property mitigation containing 50% or greater SRL/RL properties are highly competitive
- SRL property mitigation is funded at 100% & RL is funded at 90% federal share
- To protect the federal investment, FMA mitigated structures must continue to maintain flood insurance for the life of the structure

An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and yachts. The town is nestled between dense green forests and the water, with several buildings and a prominent church steeple visible. The entire image is overlaid with a semi-transparent blue filter.

The Importance of Flood Insurance

Melis Mull



Flooding in America

- America's #1 Natural Disaster
- Every state experiences flooding
- Just one inch of water can cost \$25,000 in damage
- Most Homeowner's Insurance doesn't cover flood
- Many flood disasters aren't Presidentially declared disasters
- Most people don't have flood insurance
- People outside of high-risk flood areas filed 40% of all National Flood Insurance Program (NFIP) flood insurance claims between 2015 and 2019

The Importance of Flood Insurance and Mitigation

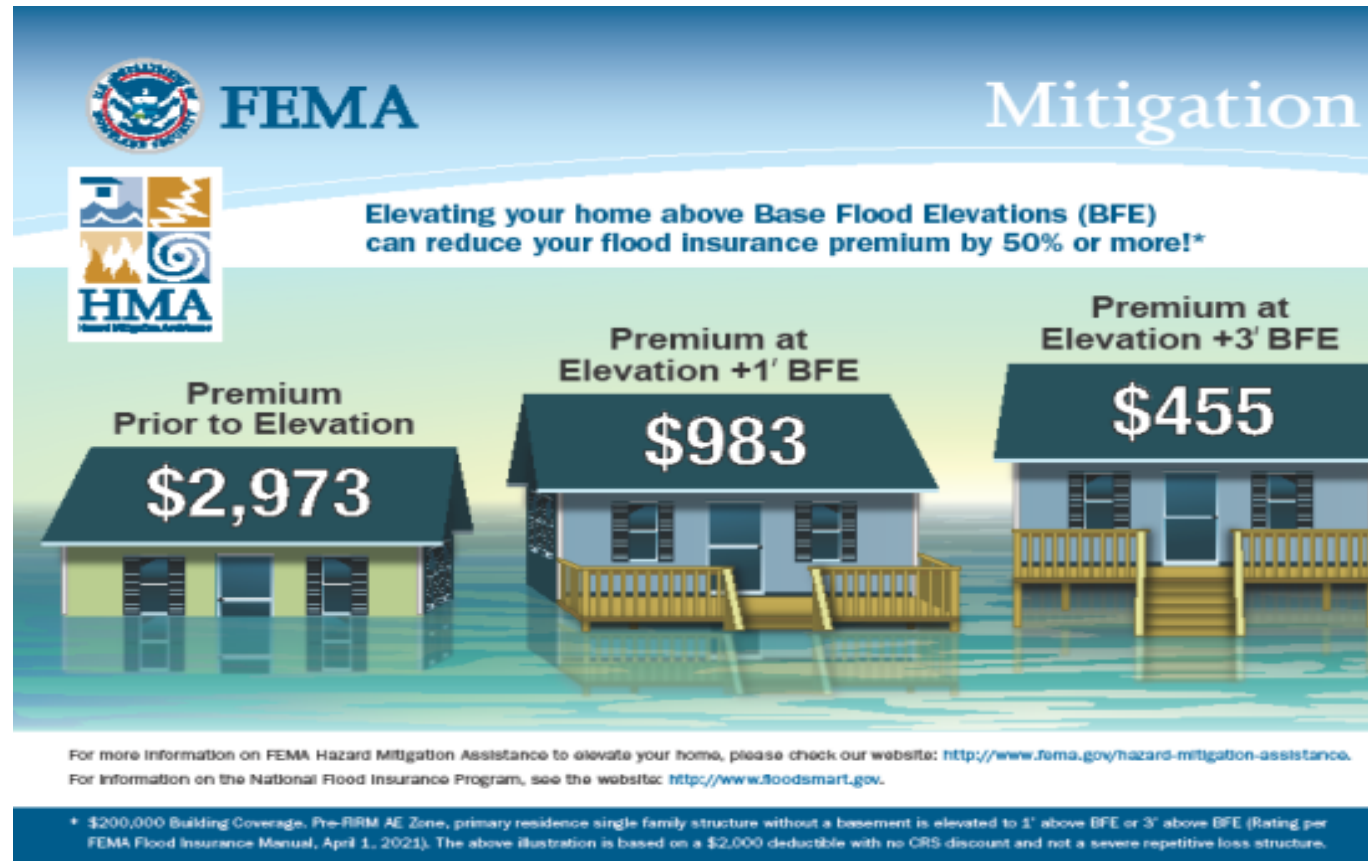
Flood Insurance and Mitigation helps to:

- ***Reduce*** Flood Risk
- ***Reduce*** Disaster Suffering
- ***Reduce*** Flood Insurance Premiums



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Premium Savings Example



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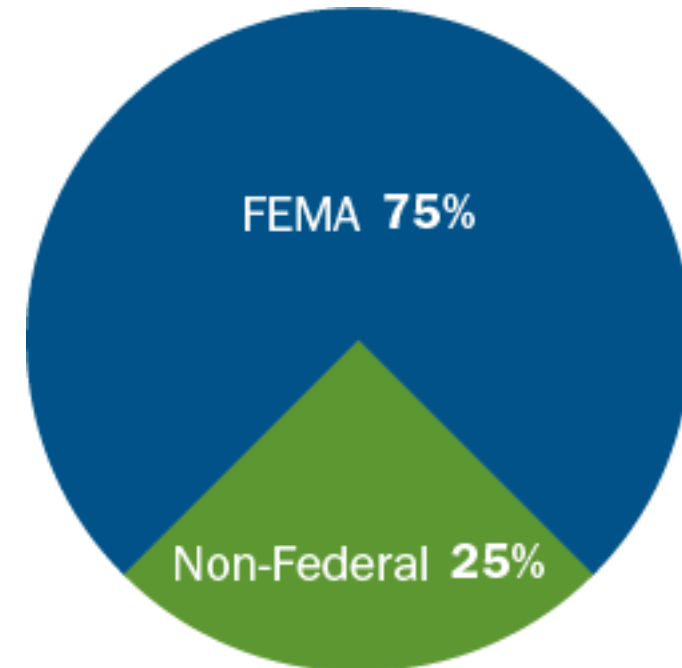
An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and a dense forest surrounding the built-up area. The image is overlaid with a semi-transparent blue filter. The title text is centered in the upper half of the image.

Hazard Mitigation Grant Program (HMGP) and HMGP Post Fire

Anna Pudlo

Hazard Mitigation Grant Program (HMGP) Overview

- FEMA's Hazard Mitigation Grant Program provides funding to state, local, tribal and territorial governments so they can rebuild in a way that reduces, or mitigates, future disaster losses in their communities
- HMGP assistance is available after a presidentially declared disaster
- Hazard mitigation includes long-term efforts to reduce the impact of future disasters
- Cost share requirement is a 75/25 split
- Coordination with state and local governments is necessary for application under HMGP



Eligible Residential Project Types Under HMGP Include:

- Elevating a residential structure so potential floodwaters flow under it
- Acquiring and demolishing flood prone properties
- Constructing a new, raised residential structure to replace a demolished one
- Constructing a safe room to provide safety from strong winds, such as during a tornado or hurricane
- Installing fire-resistant materials on the outside of a home and/or clearing trees and brush around it
- Strengthening the roof, walls, doors and windows of a home to minimize high wind damage

Additional Resources

- Help can be found for individuals looking for this assistance at the website linked below:
 - <https://www.fema.gov/grants/mitigation/hazard-mitigation/individuals>



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HMGP Post Fire

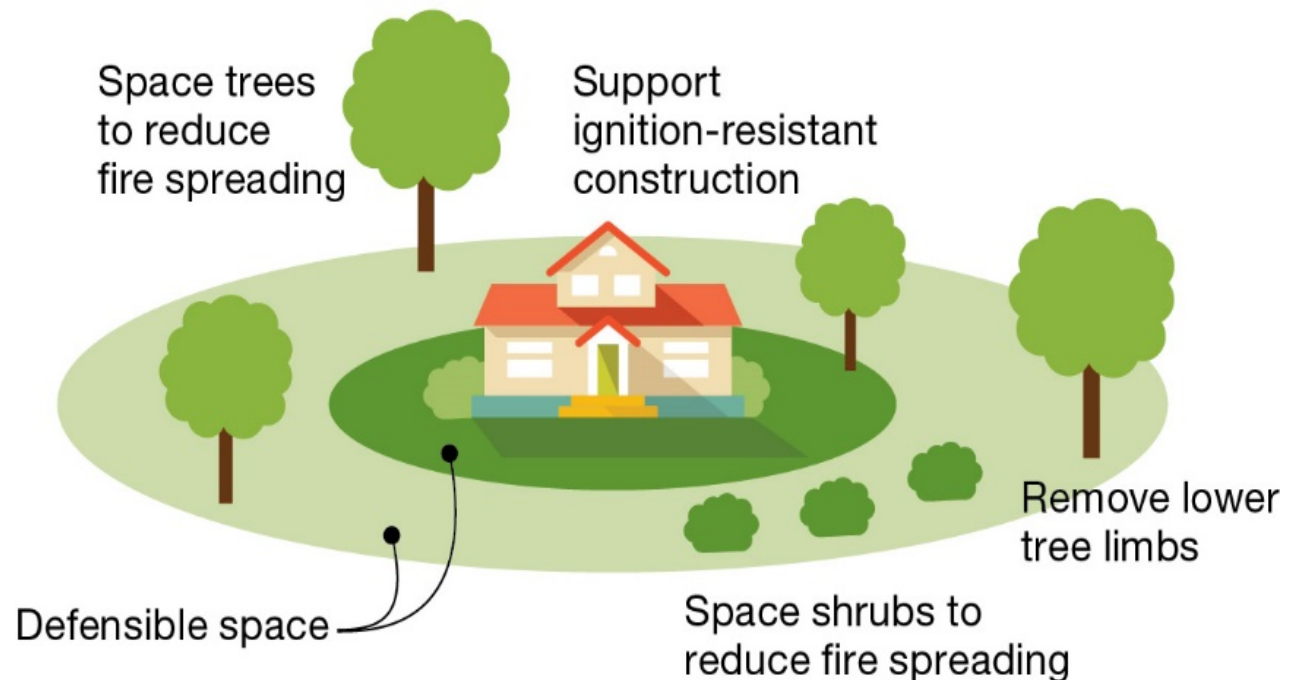
HMGP Post Fire – assistance to help communities implement hazard mitigation measures after wildfire disasters

Residential Mitigation Activities:

- Defensible space measures
- Ignition-resistant construction
- Hazardous fuels reduction
- Above-code projects

Examples of wildfire mitigation projects are ones that:

- ✓ **Create defensible space** around structures
- ✓ **Support ignition-resistant** construction
- ✓ **Reduce hazardous fuels** near at-risk structures



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Building Resilient Infrastructure and Communities (BRIC)

Camille Crain

Disaster Recovery Reform Act of 2018

Section 1234 – National Public Infrastructure Pre-Disaster Hazard Mitigation



Legislation

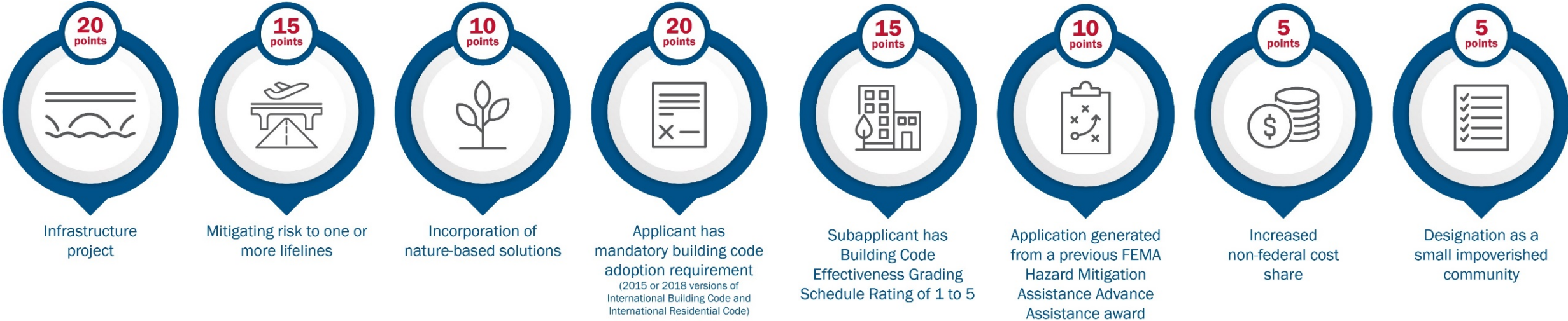


- **Building Resilient Infrastructure and Communities (BRIC)** was authorized to support greater investments in mitigation planning and projects before a disaster.
- The **priorities** include:
 - ✓ Encourage public infrastructure projects
 - ✓ Increase projects that mitigate risk to one or more lifelines
 - ✓ Promote projects that incorporate nature-based solutions
 - ✓ Incentivize adoption and enforcement of modern building codes



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BRIC Technical Criteria



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BRIC Technical Criteria

Independent of Project Type

- ❑ Applicant Building Code Adoption
- ❑ Subapplicant BCEGS Rating
- ❑ Previous Advance Assistance
- ❑ Increased Non-Federal Cost Share
- ❑ Small Impoverished Community

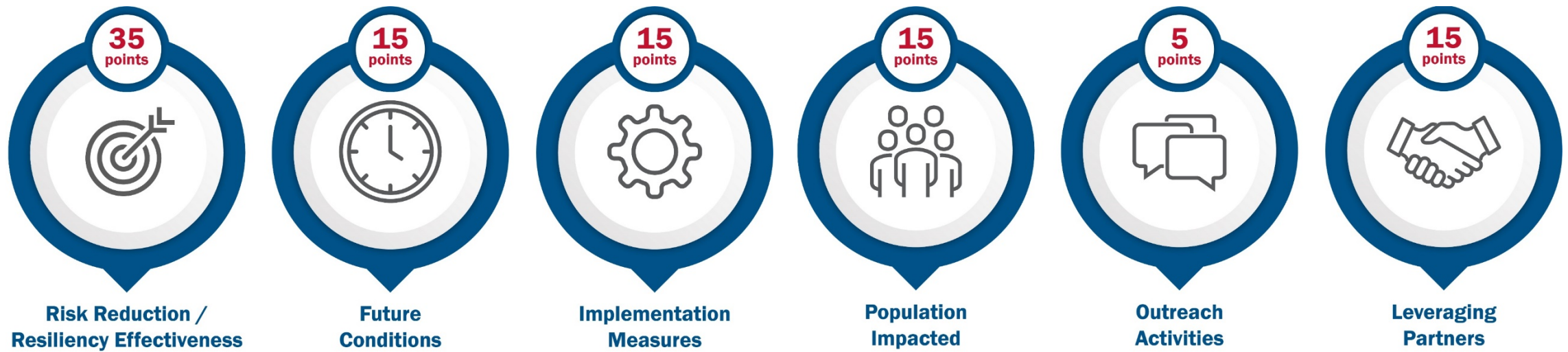


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BRIC Technical Criteria

<u>Project Type</u>	Infrastructure	Community Lifelines	Nature-Based Solutions
Acquisitions	Not Applicable	Food, Water, and Shelter Lifeline	Open Space
Retrofits	Not Applicable	Food, Water, and Shelter Lifeline	Must describe what is being integrated
Safe Rooms	Not Applicable	Food, Water, and Shelter Lifeline	Not Applicable

BRIC Qualitative Criteria



Key Takeaways: Tips for Success

- Articulate lifeline risk reduction benefits, particularly when more than one community lifeline is impacted, to emphasize community-wide benefits
- Highlight nature-based solutions of acquisition projects
- Connect retrofit projects to strong building codes since building code-related considerations can be included in the narrative for the risk reduction criterion
- Consider residential projects under the Allocation, where they are not subject to the project competition scoring
- Incorporate residential projects into a larger, mitigation-focused project such as a large-scale acquisition that is part of a migration or relocation effort

Resources

- [Flood Mitigation Assistance \(FMA\)](#)
- [National Flood Insurance Program \(NFIP\)](#)
- [Hazard Mitigation Grant Program \(HMGP\)](#)
- [Building Resilient Infrastructure and Communities \(BRIC\)](#)
- [FY20 Notice of Funding Opportunity for HMA Grants](#)
- [HMA Guidance](#)
- [HMA Cost Share Guide](#)
- [Mitigation Action Portfolio](#)



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An aerial photograph of a coastal town, likely Nantucket, Massachusetts. The town is built on a peninsula, with a large harbor filled with numerous sailboats. The harbor is surrounded by dense green forest. The town features a mix of historic and modern buildings, including a prominent church with a tall steeple on the right side. The overall scene is peaceful and scenic.

Q&A

Thank you



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